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By: Dave Levinsky - Burlington County Times – July 26, 2010

It's not every day that a greater good comes about from a family's personal tragedy.

The Bryski family of Evesham hopes to bring about one of those rare occurrences as family members lobby for federal legislation that would change the way student loans are handled.

The legislation, which is sponsored by U.S. Rep. John Adler, D-3rd of Cherry Hill, would require banks and other private lenders to provide information to co-signers about power of attorney, credit insurance and the terms for repayment in the event of death or incapacitation.

Adler said the legislation stems directly from the family's hardships following a June 2004 accident involving their son and brother Christopher Bryski.

The 23-year-old Rutgers University student accidentally fell 45 feet from a tree and suffered severe head injuries that left him in a persistent vegetative state for about two years. He died in July 2006.

During his coma, his family was beset by phone calls and communications from banks and other creditors seeking the repayment of tens of thousands of dollars worth of private student loans that his father had co-signed.

Unlike federal student loans, which are discharged if a student dies, private lenders have no obligation to forgive debt if the borrower dies.

Because the family had no power-of-attorney control over Christopher's finances, they were unable to negotiate repayment or even access the young man's bank accounts or credit card

statements.

"The banks kept calling, asking for him," Bryski's older brother Ryan Bryski recalled last week. "We tried to explain the situation. The banks said they were sorry, but that they could only speak to Christopher. One told me flat out, 'We don't have a way to deal with this.' "

Christopher's mother Diane Bryski said, "We understood the banks situation and their jobs, but we really thought there should be a way to prevent other families from having to go through the same thing."

Eventually, the family contacted Adler's office and shared their story. In response, the congressman asked the Bryski family to write a proposal for possible legislation.

Ryan Bryski worked with Adler's staff to craft the proposed bill, which was named the Christopher Bryski Loan Protection Act, in honor of his brother. He said the goal is to address certain gaps in the existing policies and procedures concerning student loans.

Advertisement One of those gaps was that there is no uniform policy or procedure when seeking federal or private student loans for designating who will make decisions on a borrower's behalf if there is a catastrophic injury, illness or death.

The bill would also require lenders to disclose information about credit insurance, which would pay off loans and debt in the event of the borrower's death.

"Most people get mortgage insurance, but with (college loans) you're also taking out a large sum of money. Wouldn't you want that insured?" Diane Bryski said.

Signing over power of attorney is too often overlooked, particularly by healthy young adults.

"You don't want to think about it, but it's one of those possibilities," Ryan Bryski said. "Most people don't do it until they're older, but unfortunately, injuries like my kid brother's happen every 10 seconds."

The Bryski family continues to pay off Christopher's debt over time. They said their motives aren't to push banks to forgive debt, but to provide family's with information that could help them avoid the hardships they faced.

"We've dealt with it. We know what it's like, and we don't want others to have to go through the same ordeal if they can avoid it," Diane Bryski said.

Adler is hopeful. He said about 30 additional members of Congress have signed on as co-sponsors for the bill, which should help it win approval from the House Education and Labor Committee this week. He expects the full House to vote on the measure later this summer or fall.

He said requiring disclosure about insurance options and power of attorney may prompt some private banks to go so far as to offer debt forgiveness in the event of death or a debilitating injury.

"We're making families aware and there is power in that alone that may shift the market in a positive way," Adler said. "At the very least, it'll give families information to make some good decisions before facing catastrophe."

Ryan Bryski said he believes the legislation is an appropriate way to honor his younger brother's abbreviated life.

"He was a great brother and son and friend to a lot of people," Bryski said. "I know this is what he would do if his situation happened to me."

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